

Serial No. 10/710,307
Attorney Docket No. 70655.1300

In the Claims

This listing of claims replaces all prior versions and listings of the claims in the application.

Please amend the claims as follows:

1. (Currently Amended) A smartcard transaction system configured with a biometric security device, said system comprising:

a smartcard configured to communicate with a reader, wherein said reader and said biometric security device are configured to communicate with a host;

said biometric security device comprising a biometric sensor configured to detect a proffered biometric sample, said biometric sensor is configured to communicate with said system; and,

a verification device configured to verify said proffered biometric sample to facilitate a payment transaction using an account, wherein said proffered biometric sample is associated with ~~at least two accounts, wherein each of said at least two accounts includes~~ at least one of: a charge card account, a credit card account, a debit card account, a savings account, a private label account and a loyalty point account, and wherein said verification device is further configured to verify whether said proffered biometric sample is associated with a preset transaction limitation.

2. (Previously Presented) The smartcard transaction system of claim 1, wherein said biometric sensor is configured to communicate with said smartcard transaction system via at least one of said smartcard, said reader, and a network.

3. (Original) The smartcard transaction system of claim 1, wherein said biometric sensor is configured to facilitate a finite number of scans.

4. (Previously Presented) The smartcard transaction system of claim 1, wherein said biometric sensor is configured to store log data comprising at least one of a detected biometric sample, a processed biometric sample and a stored biometric sample, and wherein said biometric sensor is further configured to employ a security procedure when said proffered biometric sample differs from said log data.

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5. (Original) The smartcard transaction system of claim 1, further including a database configured to store a data packet, wherein said data packet includes at least one of proffered and registered biometric samples, proffered and registered user information, terrorist information, and criminal information.
6. (Previously Presented) The smartcard transaction system of claim 5, wherein said database is contained in at least one of said smartcard, said reader, said biometric sensor, a remote server, a merchant server and said smartcard system.
7. (Original) The smartcard transaction system of claim 6, wherein said remote database is configured to be operated by an authorized sample receiver.
8. (Previously Presented) The smartcard transaction system of claim 1, further including a comparison device configured to compare said proffered biometric sample with a stored biometric sample.
9. (Previously Presented) The smartcard transaction system of claim 8, wherein said comparison device is configured to compare a biometric sample characteristic, said biometric sample characteristic including minutia, vascular patterns, prints, waveforms, odorants, nodal points, reference points, size, shape, thermal patterns, blood flow, and body heat.
10. (Currently Amended) The smartcard transaction system of claim 8, wherein said stored biometric sample is stored by at least one of a third-party biometric security vendor and a governmental agency. ~~comparison device is at least one of a third party security vendor device and a local CPU.~~
11. (Previously Presented) The smartcard transaction system of claim 8, wherein said stored biometric sample comprises a registered biometric sample.
12. (Previously Presented) The smartcard transaction system of claim 11, wherein wherein said registered biometric sample is associated with at least one of: personal information, credit card information, debit card information, savings account information, membership information, PayPal account information, Western Union Account information, electronic bill payment information, automatic bill payment information and loyalty point information.
13. (Previously Presented) The smartcard transaction system of claim 12, wherein each of said registered biometric samples are associated with a different one of: personal information,

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credit card information, debit card information, savings account information, membership information, PayPal account information, Western Union Account information, electronic bill payment information, automatic bill payment information and loyalty point information.

14. (Previously Presented) The smartcard transaction system of claim 12, wherein said biometric sample is primarily associated with a first user account, wherein said first account comprises personal information, credit card information, debit card information, savings account information, membership information, PayPal account information, Western Union Account information, electronic bill payment information, automatic bill payment information and loyalty point information, and wherein a biometric sample is secondarily associated with a second user account, wherein said second account comprises personal information, credit card information, debit card information, savings account information, membership information, PayPal account information, Western Union Account information, electronic bill payment information, automatic bill payment information and loyalty point information, where said second user account is different than said first user account.

15. (Original) The smartcard transaction system of claim 1, wherein said smartcard transaction system is configured to begin authentication upon verification of said proffered biometric sample.

16. (Original) The smartcard transaction system of claim 1, wherein said smartcard is configured to deactivate upon rejection of said proffered biometric sample.

17. (Previously Presented) The smartcard transaction system of claim 1, wherein said biometric sensor is configured to provide a notification upon detection of a said proffered biometric sample, and wherein said notification is at least one of a notification to a security vendor, a notification to a store employee, and a notification to a primary account holder that said primary account is being accessed.

18. (Previously Presented) The smartcard transaction system of claim 1, wherein said verification device is further configured to facilitate at least one of access, activation of a device, a financial transaction, and a non-financial transaction.

19. (Previously Presented) The smartcard transaction system of claim 1, wherein said verification device is configured to facilitate the use of a secondary security procedure, which

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includes sending a signal to said host to notify that an established rule for said transponder is being violated

20. (New) The transponder-reader transaction system of claim 1, wherein said preset transaction limitation comprises at least one of a maximum transaction amount, minimum transaction amount, maximum number of transactions within a time period, maximum number of transactions, use by certain merchants, temporal limitation, geographic limitation, and use of non-monetary funds.

21. (New) The transponder-reader transaction system of claim 14, wherein said first user account and said second user account are associated with different users.